United States District Court

Middle District of North Carolina Post Office Box 2708 Greensboro, North Carolina 27402

John S. Brubaker, Clerk October 7, 2013 TELEPHONE: (336) 332-6000

THEODRE HOWARD 2359 JAMES BOSWELL ROAD BURLINGTON, NC 27217

Re: Howard v. GE Money et al, 1:12CV895

Dear Mr. Howard:

The defendants filed a motion for summary judgment on October 4, 2013, which may or may not be supported by an affidavit.

You have the right to file a 20-page response in opposition to the defendant's motion. If defendant filed a motion for summary judgment or filed affidavits, your response may be accompanied by affidavits setting out your version of any relevant disputed material facts or you may submit other responsive material. Your failure to respond or, if appropriate, to file affidavits or evidence in rebuttal within the allowed time may cause the court to conclude that the defendant's contentions are undisputed and/or that you no longer wish to pursue the matter. Therefore, unless you file a response in opposition to the defendant's motion, it is likely your case will be dismissed or summary judgment granted in favor of the defendant. A response to a motion to dismiss must be filed within 21 days from the date of service of the defendant's motion upon you. A response to a motion for summary judgment must be filed within 30 days from the date of service on you.

Any response you file should be accompanied by a brief containing a concise statement of reasons for your opposition and a citation of authorities upon which you rely. You are reminded that affidavits must be made on personal knowledge, contain facts admissible in evidence and be made by one shown to be competent to testify. A false statement under oath or under penalty of perjury may be a crime punishable as provided by law.

The original of your response should be mailed to this office and a copy served upon counsel for the defendant. Any pleadings presented to this court for filing must be accompanied by a certificate stating that you have served copies on counsel for the defendant.

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Because of the complexity of legal proceedings, it is suggested that you retain your own attorney to assist you in preparing a response and in pursuing this action.

Sincerely,

JOHN S. BRUBAKER, CLERK

By: /s/ Joy Daniel
Deputy Clerk